



**MORTGAGE**

PHH Mortgage Services  
1 Mortgage Way  
Mt. Laurel NJ 08054

Tel 877-688-7116  
Fax 856-917-8003

**\*\*IMPORTANT NOTICE\*\***

Upon written request, PHH Mortgage Services will provide the following information regarding the subject loan:

- \* A copy of the payment history through the date the account was last less than 60 days past due.
- \* A copy of the note.
- \* If foreclosure has been commenced or a POC has been filed, copies of any assignments of mortgage or deed of trust required to demonstrate the right to foreclose on the borrower's note under applicable state laws.
- \* The name of the investor that holds the loan.

Requests for this information/documentation can be sent to us at the following address:

PHH Mortgage Services  
Mailstop SBRP  
PO Box 5469  
Mt. Laurel, NJ 08054

This notice is being provided for informational and compliance purposes only. It is not an attempt to collect a debt.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
NEWARK DIVISION

In re:

Fabian Oneal Brown,

Debtor.

Chapter 13

Case No. 19-28922-SLM

**AFFIDAVIT IN SUPPORT OF**  
**MOTION FOR RELIEF FROM AUTOMATIC STAY**

I, Aaron Friedlander, declare under penalty of perjury as follows:

1. I am employed as a Contract Management Coordinator of PHH Mortgage Corporation and am authorized to sign this Affidavit on behalf of PHH Mortgage Corporation as servicer for U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-W1 (the "Movant"). This Affidavit is provided in support of the Motion for Relief from Stay (the "Motion") filed contemporaneously herewith.
2. I make this affirmation based upon my review of the records with regard to this underlying loan transaction, which are kept in the ordinary course of business of PHH Mortgage Corporation. As part of my job responsibilities for PHH Mortgage Corporation, I have personal knowledge of and am familiar with the types of records maintained by PHH Mortgage Corporation in connection with the loan that is the subject of the Motion (the "Loan") and the procedures for creating those types of records. I have access to and have reviewed the books, records and files of PHH Mortgage Corporation that pertain to the Loan and extension of credit given to Debtor concerning the property securing such Loan.
3. The information in this affidavit is taken from PHH Mortgage Corporation's business records regarding the Loan. The records are: (a) made at or near the time of the occurrence of the matters recorded by person with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; (b) kept in the course of PHH Mortgage Corporation's regularly conducted business activities; and (c) it is the regular practice of PHH Mortgage Corporation to make such records.
4. Fabian Brown has executed and delivered or is otherwise obligated with respect to that certain promissory note referenced in the Motion (the "Note"). Fabian Brown has executed and delivered or is otherwise obligated with respect to that certain Mortgage

referenced in the Motion (the "Mortgage"). Pursuant to that certain Mortgage referenced in the Motion, all obligations of the Borrower under and with respect to the Note and the Mortgage are secured by the property referenced in the Motion.

5. As of **April 21, 2020**, there are one or more defaults in paying Debtor's post-petition amounts due with respect to the Note.
6. As of **April 21, 2020**, the unpaid principal balance of the Note is \$103,272.52.
7. The monthly post-petition payment amount is \$655.70. The following chart sets forth those post-petition payments, due pursuant to the terms of the Note, that have been missed by the Debtor as of April 21, 2020:

Number of Missed Payments	From:	To:	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total Amounts Missed
5	12/1/2019	4/1/2020	\$322.21	\$333.49	\$655.70	\$3,278.50
Less post-petition partial payments (suspense balance):						(\$112.30)
<b>Total:</b>						<b>\$3,166.20</b>

8. As of **April 21, 2020**, the total post-petition arrearage/delinquency is \$3,166.20 consisting of (i) the foregoing total of missed post-petition payment in the amount of \$3,166.20 plus (ii) the following post-petition fees:

Description	Amount:
NA	NA

9. Attached hereto as **Exhibit 1** is a post-petition payment history.
10. As of April 21, 2020, the debtor is in default for failure to make timely post-petition payments in the amount of \$3,166.20.

11. The pre-petition arrearage is \$9,811.21 pursuant to the Proof of Claim filed by Movant.  
As of the date of this affidavit, the Chapter 13 plan has not been confirmed.

Pursuant to 28 U.S.C. 1746, I hereby declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on 4 day of June, 2010.

Signature

Aaron Friedlander

Name

Contract Management Coordinator

Title

PHH Mortgage Corporation  
as servicer for U.S. Bank  
National Association, as  
Trustee for Structured Asset  
Securities Corporation  
Mortgage Pass-Through  
Certificates, Series 2006-W1

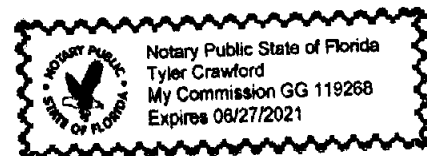
STATE OF Florida

COUNTY OF Palm Beach

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 4 day of June, 20 10, by  
Aaron Friedlander as Contract Management Coordinator for PHH Mortgage Corporation who  
is the servicer for U.S. Bank National Association, as Trustee for Structured Asset Securities  
Corporation Mortgage Pass-Through Certificates, Series 2006-W1 \_\_\_\_\_,  
who is personally known to me or who has produced \_\_\_\_\_ as  
identification.

Signature of Notary Public

Name of Notary Public: Tyler Crawford  
Notary Commission Expiration Date: 6/27/2021  
Personally Known: ☒  
OR Produced Identification: ☐  
Type of Identification Produced: —



## EXHIBIT 1

### Post-petition Payment History

<b>Name:</b>	Fabian Oneal Brown					
<b>BK Case Number:</b>	19-28922-SLM					
<b>Filing Date:</b>	10/04/2019					
<b>Post First Due:</b>	11/01/2019					
<b>Post-Petition Due</b>	<b>Date Received</b>	<b>Amount Received</b>	<b>Amount Applied</b>	<b>Suspense Application</b>	<b>Completed By:</b>	Greeshma KN
					<b>Suspense Balance</b>	<b>Comments</b>
	12/03/2019	\$ 768.00		\$ 768.00	\$ 768.00	
11/01/2019	12/04/2019		\$ 655.70	\$ (655.70)	\$ 112.30	

### Post Due Payment History

<b>Name:</b>	Fabian Oneal Brown			
<b>BK Case Number:</b>	19-28922-SLM			
<b>Filing Date:</b>	10/04/2019			
<b>Completed by:</b>	Greeshma KN			
<b>Due Date</b>	<b>Total Payment</b>	<b>P &amp; I</b>	<b>Escrow</b>	<b>NOPC Filed Date</b>
12/01/2019	\$ 655.70	\$ 322.21	\$ 333.49	
01/01/2020	\$ 655.70	\$ 322.21	\$ 333.49	
02/01/2020	\$ 655.70	\$ 322.21	\$ 333.49	
03/01/2020	\$ 655.70	\$ 322.21	\$ 333.49	
04/01/2020	\$ 655.70	\$ 322.21	\$ 333.49	
<b>Total Due</b>	<b>\$ 3,278.50</b>	<b>\$ 1,611.05</b>	<b>\$ 1,667.45</b>	

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY (Newark)  
Caption in Compliance with D.N.J. LBR 9004-1(b)

**RAS Citron, LLC**  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
Facsimile: 973-404-8886  
Attorneys for Secured Creditor  
  
Shauna Deluca, Esq. (SD-8248)

In Re:  
**Fabian Oneal Brown,**  
  
**Debtor.**

Case No.: 19-28922-SLM

Chapter: 13

Hearing Date: <HEARING DATE

Judge: Stacey L. Meisel

**CERTIFICATION OF CREDITOR REGARDING POST PETITION PAYMENT HISTORY  
(NOTE AND MORTGAGE DATED March 28, 2006)**

Aaron Friedlander, employed as Contract Management Coordinator by PHH  
Mortgage Corporation as servicer for U.S. Bank National Association, as Trustee for Structured Asset  
Securities Corporation Mortgage Pass-Through Certificates, Series 2006-W1 ("Movant"), hereby certifies  
the following:

Recorded on May 18, 2006, in Baltimore County, in Book 07811 at Page 0660

Property Address: 1617 Pentwood Road, Baltimore, MD 21239

Mortgage Holder: U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation  
Mortgage Pass-Through Certificates, Series 2006-W1

Mortgagor(s)/ Debtor(s): Fabian Brown

POST-PETITION PAYMENTS (Petition filed on October 4, 2019)

Name:	Fabian Oneal Brown					
BK Case Number:	19-28922-SLM					
Filing Date:	10/04/2019					
Post First Due:	11/01/2019					
Post-Petition Due	Date Received	Amount Received	Amount Applied	Suspense Application	Completed By:	Greeshma KN
					Suspense Balance	Comments
	12/03/2019	\$ 768.00		\$ 768.00	\$ 768.00	
11/01/2019	12/04/2019		\$ 655.70	\$ (655.70)	\$ 112.30	

Monthly payments past due: 5 mos. x \$655.70 - (\$112.30) Suspense = \$3,166.20 as of April 21, 2020.

Each current monthly payment is comprised of:


Principal & Interest:	\$322.21
R.E. Taxes:	\$333.49
Insurance:	Included in R.E. Taxes
Late Charge:	\$ 0.00
TOTAL:	<u>\$ 655.70</u>

If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary): N/A

Pre-petition arrears: \$9,811.21

I certify under penalty of perjury that the above is true.

Date: 6/4/2020

  
\_\_\_\_\_  
Signature  
**Aaron Friedlander** rev.8/1/15  
Contract Management Coordinator

**RIGHT TO FORECLOSE STATEMENT PAGE**

**Case number:** 19-28922-SLM

**Debtor:** Fabian Oneal Brown

Basis for asserting that PHH Mortgage Corporation as servicer for U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-W1 has the right to foreclose:

PHH Mortgage Corporation services the underlying mortgage loan and note for the property referenced in this Motion for Relief From the Automatic Stay for PHH Mortgage Corporation as servicer for U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-W1 (hereinafter, "Note holder") and is entitled to proceed accordingly. Should the Automatic Stay be lifted and/or set aside by Order of this Court or if this case is dismissed or if the Debtor obtains a discharge and a foreclosure action is commenced or recommenced, said foreclosure action will be conducted in the name of the note holder. The note holder has the right to foreclose because:

☐ Note holder is the owner of the note.

☒ Note holder is the original mortgagee or beneficiary or assignee of the security instrument for the referenced loan. Note holder directly or through an agent has possession of the promissory note and the promissory note is either made payable to Note holder or has been duly endorsed.

☐ Note holder is the original mortgagee or beneficiary or assignee of the security instrument for the referenced loan. Note holder directly or through an agent, has possession of the promissory note and will enforce the promissory note as transferee in possession.

☐ Note holder is the original mortgagee or beneficiary or assignee of the security instrument for the referenced loan. Note holder is unable to find the promissory note and will seek to prove the promissory note through the filing of a lost note affidavit.

☐ Note holder is the successor trustee and transferee in possession of the security instrument for the referenced loan.